



AR BENEFITS

August 2021
E-Newsletter

2022 Premiums Available

Open Enrollment is just around the corner, which means you have probably started to evaluate your health insurance needs. With this in mind, EBD has published the 2022 monthly premiums for each plan level.

As you may remember, the 2022 rates include a 5% increase for state employees, no premium increase for public-school employees, and a reduction of the wellness credit to \$25 a month for all members.

[State Employee premiums](#)

[Public School Employee premiums](#)

[Retiree premiums](#)

2022 Plan Year Wellness Requirements

Wellness Screening

- [Complete a screening through Catapult](#): Catapult clinics provide you the opportunity to complete all your wellness requirements (with the exception of the Tobacco Cessation) in one appointment conveniently located at your workplace. Click [here](#) to sign up for an appointment. Must be complete by October 31, 2021.

OR

- [Visit your doctor](#) and have them complete a [Primary Care Provider Form \(PCP\)](#).

Complete the Health Risk Assessment

ONLY if you did not attend a Catapult session. This is done through your MyBlueprint Portal. Click [here](#) for further instructions.

Complete the Tobacco Cessation

ONLY if you tested positive for nicotine. You may complete this online or by telephone. Click [here](#) for further instructions.

Important Dates

September 20

Last week to choose the Tobacco Cessation six week program through Health Advantage.

October 1-31

Open Enrollment begins

October 31

Wellness requirements are due to receive the discount in 2022.



ARBenefits Plan Comparison

ARBenefits offers three different Plan levels that provide various benefits to fit different lifestyles. This is the time of year to start reviewing different Plan levels to see which one will be the best fit for you and your family.

Some benefits that every Plan offers includes in-network doctors, preventative care covered at 100%, and access to a specialist without a referral.

For public school employees, please check with your district regarding Health Savings Accounts (HSA). For state employees, click [here](#) to learn more about Health Savings Accounts and Flexible Spending Accounts.

Premium	Classic
Lowest Deductible/Highest Premium	Embedded Family Deductible: once one member of the family reaches this amount, coinsurance begins for that member.
Two Out of Pocket Limits: one for medical and one for pharmacy.	Can contribute to a Health Savings Account but not a Flexible Spending Account (with the exception of a Limited Flexible Purpose Spending Account).
Utilization of copays for medical and pharmacy	Utilization of coinsurance: ARBenefits pays 80%, and you pay 20% for covered services once you have reached your deductible.
Can contribute to an Flexible Spending Account but not a Health Savings Account.	
Basic	
Highest Deductible/Lowest Premium	
Can contribute to a Health Savings Account but not a Flexible Spending Account (with the exception of a Limited Purpose Flexible Spending Account.)	No utilization of coinsurance. Once your deductible is met, all covered services will be covered at 100% (this only applies to State Employees. Public School Employees can still utilize coinsurance on this plan.)

ARBenefits complies with applicable Federal civil right laws and does not discriminate based on race, color, national origin, age , disability, or sex.
Language assistance services are free of charge and available to you. Call 1-877-815-1017 (press 1, then 2).



Department of Transformation and Shared Services - Employee Benefits Division

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